

This policy form is for Nursing Home and Residential Care Facility Only. This is a Partnership type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

2920 is equivalent to 8 years

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

Simple inflation is limited to issue ages 70-89. The Maximum Daily Benefit Amount and the Maximum Benefit Amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level.

Nursing Home Daily Benefit Amounts

\$130 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Policy premiums, including any attached riders, are waived after the elimination period, if any, is satisfied.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$130 daily benefit amount.

30 Day Elimination Period. 3 year maximum policy benefit			90 Day Elimination Period. 3 year maximum policy benefit		90 Day Elimination Period. Lifetime benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	\$777	Not Available	\$708	Not Available	\$1,147
55	Not Available	\$999	Not Available	\$910	Not Available	\$1,456
60	Not Available	\$1,332	Not Available	\$1,213	Not Available	\$1,930
65	Not Available	\$1,845	Not Available	\$1,681	Not Available	\$2,664
70	Not Available	\$2,698	Not Available	\$2,458	Not Available	\$3,894
75	Not Available	\$4,047	Not Available	\$3,687	Not Available	\$5,725
80	Not Available	\$6,161	Not Available	\$5,614	Not Available	\$0

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

365, 750, 1095, 1460, 1825, 2555 (No. of days) times the Nursing Facility Daily Benefit. The 1 Yr Benefit Period not applicable with 45 or 90 day Elimination Period

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ Important Company Notes
 5% Compound Inflation is included as part of base policy for all ages.

Nursing Home Daily Benefit Amounts

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount. ☐ 80% ☐ 75%

- ☒ 100% ☐ 90%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Takes effect upon benefit eligibility (after elimination period is satisfied).

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$130 daily benefit amount.

Day Elimination Period. 3 year maximum policy benefit			Day Elimination Period. 3 year maximum policy benefit			Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$1,485	Not Available	\$1,314		Not Available	\$2,732	
55	Not Available	\$1,603	Not Available	\$1,419		Not Available	\$2,964	
60	Not Available	\$2,004	Not Available	\$1,774		Not Available	\$3,793	
65	Not Available	\$2,716	Not Available	\$2,403		Not Available	\$5,058	
70	Not Available	\$4,111	Not Available	\$3,638		Not Available	\$7,311	
75	Not Available	\$6,642	Not Available	\$5,878		Not Available	\$11,374	
80	Not Available	\$10,543	Not Available	\$9,330		Not Available	\$17,470	

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Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime

☒ Important Company Notes:

182, 365, 730, 1095, 1460, 1825, 2555 or 3650 (No. of days) times the Nursing Facility Daily Benefit. A 10 Year Plan is also available. And a half-year plan is also available as a downgrade option.

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ Important Company Notes

The Simple 5% Inflation option is only available to Insureds issued at age 70 and above. Each Policyowner must choose either Simple 5% or Compound 5% Automatic Inflation Protection. See Notes below.

Nursing Home Daily Benefit Amounts

\$130 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month

☐ Not Available

☐ Important Company Notes:

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 80% ☐ 75%
☒ 100% ☐ 90%
☒ 70% ☐ Important Company Notes

Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until benefits are no longer being received.

Annual premium amount for Nursing Home and Residential Care Facility Only Policy with a \$130 daily benefit amount.

Day Elimination Period. 3 year maximum policy benefit			Day Elimination Period. 3 year maximum policy benefit			Day Elimination Period. Lifetime benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	Not Available	\$961	Not Available	\$672		Not Available	\$1,189	
55	Not Available	\$1,283	Not Available	\$897		Not Available	\$1,581	
60	Not Available	\$1,556	Not Available	\$1,088		Not Available	\$1,905	
65	Not Available	\$2,008	Not Available	\$1,404		Not Available	\$2,441	
70	Not Available	\$2,702	Not Available	\$1,889		Not Available	\$3,273	
75	Not Available	\$3,923	Not Available	\$2,744		Not Available	\$4,742	
80	Not Available	\$0	Not Available	\$0		Not Available	\$0	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.